



EUGENE • SPRINGFIELD

2020 CONSOLIDATED PLAN
for Housing & Community Development

Work Session on Draft Needs, Goals and Strategies for Affordable Housing and Community Development

February 24, 2020

Work Session Goals



- Review Consolidated Plan scope and purpose
- Discuss Community Profile and Needs
- Review Draft Goals and Strategies for Use of HUD Funds
- Discuss Next Steps for Completion and Submittal

Consolidated Plan Scope and Purpose

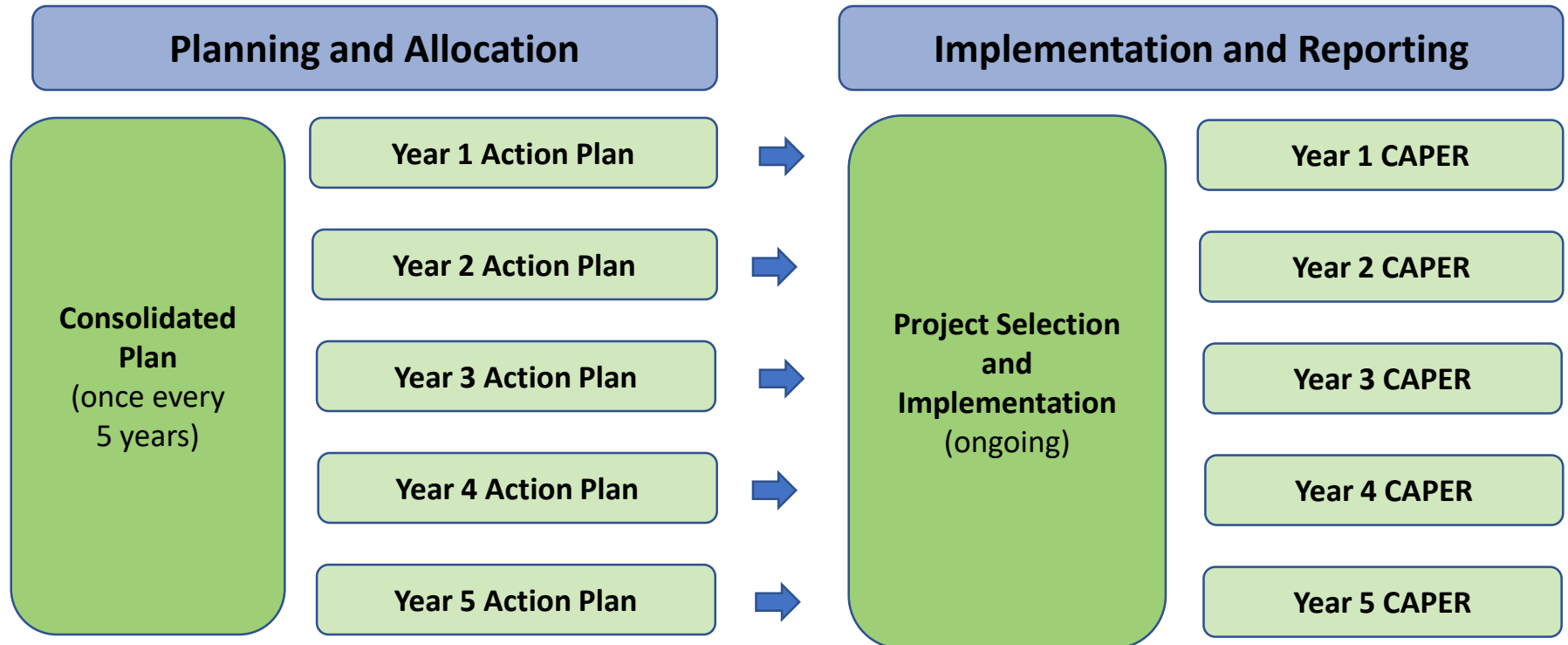


Consolidated Plan Scope



- The Consolidated Plan sets priority needs and strategies for use of federal Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) funds over a 5-year period.
- Eugene and Springfield receive funds based on formula allocation and Congressional appropriations. The two jurisdictions will receive an estimated \$16 million in CDBG and HOME funds over the next 5 years.
- Current Plan expires June 30, 2020 and next Con Plan due May 15, 2020 to take effect on July 1, 2020.
- The scope of the plan is limited to eligible uses of CDBG and HOME funds include affordable housing, human services, nonprofit capital facilities, job creation, and improvements to low-income neighborhoods.

HUD Plan Structure



CAPER – Consolidated Annual Performance and Evaluation Report

Plan Development Steps



- **Assess** housing and community development needs of low-income people and neighborhoods through data analysis, community involvement, and agency consultation.
- **Develop** priority needs, goals, strategies, and metrics to invest CDBG and HOME funds over next 5 years in areas of greatest demonstrated need.
- **Coordinate** with other plans and resources to create partnerships and leverage investments.
- **Consider** how governmental policies affect availability and affordability of housing opportunities and impact low-income neighborhoods.
- **Conduct** analysis of impediments to fair housing and identify strategies to address impediments

Plan Development Steps



Evaluation and Needs Assessment

Step 1
Assess Past
Activity

Step 2
Assess
Community
Needs

Step 3
Assess
Market
Conditions

Engage General Population, Affected Parties, and
Affected Agencies to Identify Needs

Strategic Plan Development

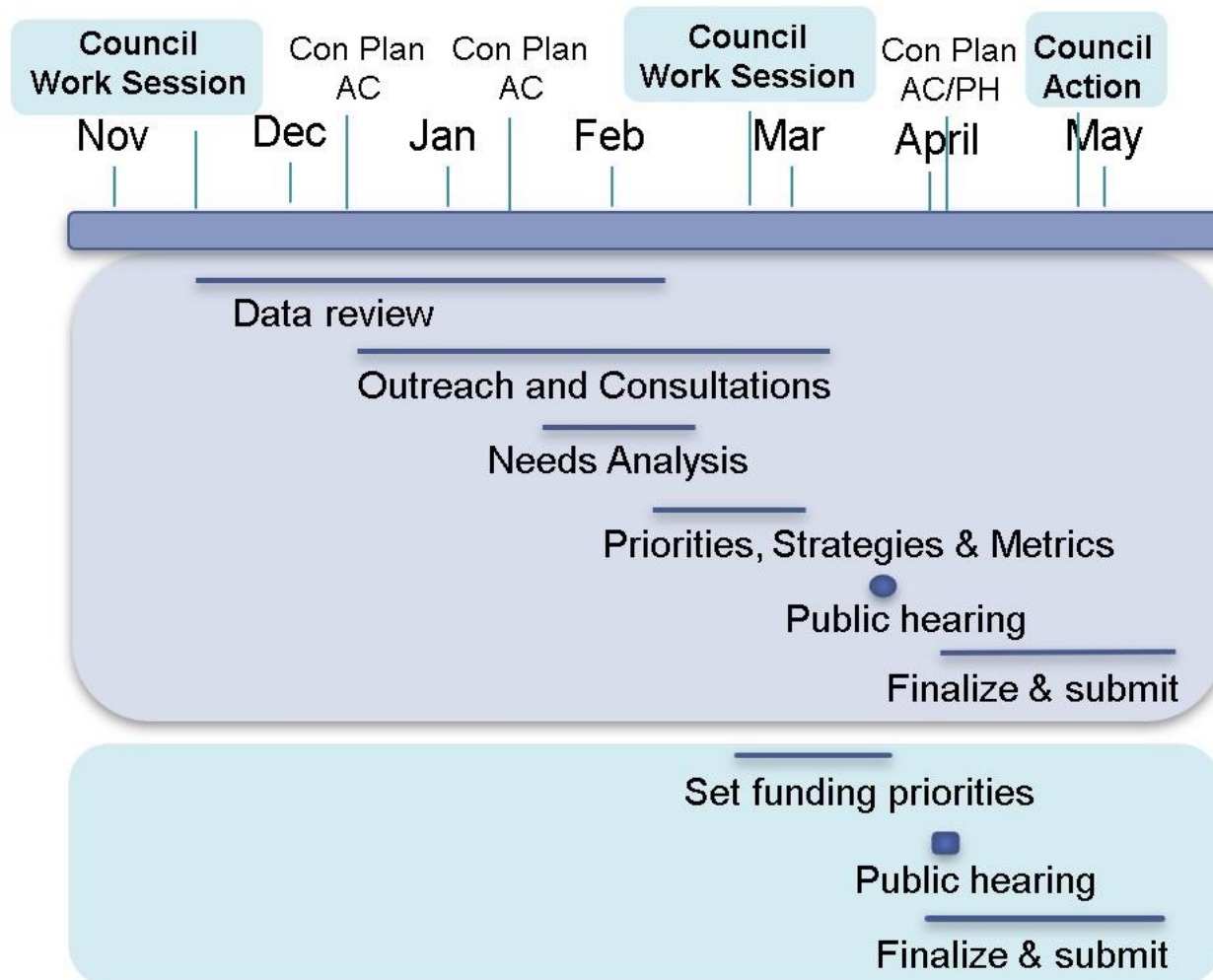
Step 4
Set Priority
Needs

Step 5
Identify
Priority
Strategies
and
Determine
Feasibility

Step 6
Set Goals,
Strategies
and Metrics

Engage General Population, Affected Parties, and
Affected Agencies to Inform Priorities and
Strategies

Plan Development Timeline



Engagement Activities



- Community Resident Needs Survey – 216 responses
- Agency Needs Survey – 38 agency responses
- Consultations with Boards, Commissions, and Agencies
- Community Open House – Over 130 community participants
- Strategy Prioritization Survey – 104 responses from open house participants and electronic responses
- Consolidated Plan Advisory Committee – three meetings

Community Profile and Draft Priority Needs



Community Profile



- **Moderate Growth** - The area has a moderate growth rate which is driven primarily by people moving to the area.
- **Greater Share of Seniors** - Eugene is also aging as people 65 and older now make up 26.4% of the population
- **Greater Diversity** - The area is becoming more diverse as 21% of the population is now Latinx or a person of color.
- **Decreasing Household Size** - More than half of all Eugene households are family households but the number of single person households has increased.
- **Growing Median Income** - The median household income for Eugene (\$47,489) is growing but still lags behind the state and country.
- **Lower Unemployment** - The unemployment rate of Lane County is now 3.3% however this rate is higher for younger and people without higher education levels.

Income and Poverty

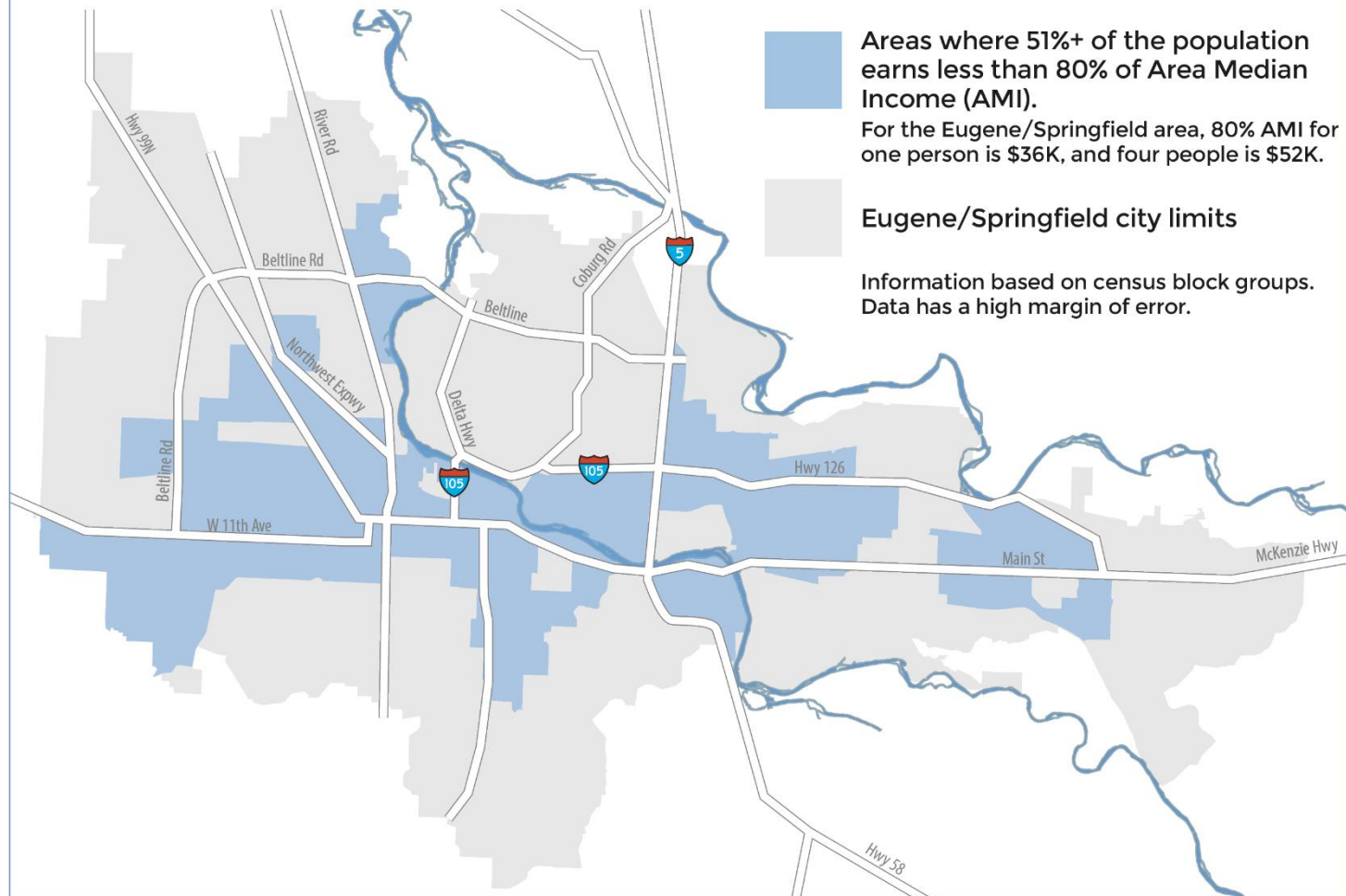


- 21% of Eugene residents have incomes below the poverty line.
- 19% of Eugene residents receive food stamp benefits
- 49% of students enrolled in the three area school districts are eligible for free and reduced meals
- 13% of Eugene residents live with one or more disabilities.
- 2,165 people were counted as homeless in Lane County during the 2019 Point-in-Time Count
- 1,629 students from the three area school districts were homeless in 2019

Low Income Areas Map



LOW-INCOME AREAS IN EUGENE & SPRINGFIELD



Renter Housing Needs



All Eugene Renters

- Renter households now make up 51% of all Eugene households (34,000 households)
- Between 2010 and 2019 the median rental rate in Eugene rose 47% to \$1,373
- 55% of Eugene renter households have a moderate or severe housing cost burden (18,700 households)

Eugene Renters with Low Incomes

- 63% of Eugene renter households are low-income (21,535 households)
- 79% of Eugene low-income renter households have a moderate or severe housing cost burden (17,415 households)

Owner Housing Needs



All Eugene Homeowners

- Owner households now make up 49% of all Eugene households (32,400 households)
- Between 2010 and 2019 the median sale price of a home in Eugene rose to \$306,400 (a 46% increase)
- 27% of Eugene owner households have a moderate or severe housing cost burden

Eugene Homeowners with Low Incomes

- 23% of Eugene owner households are low-income (7,390 households)
- 66% of Eugene low-income owner households have a moderate or severe housing cost burden (4,877 households)

Analysis of Fair Housing



- An analysis of impediments (AI) to fair housing is a required component of the Consolidated Plan process.
- The AI includes data analysis, regulatory review, and assessment of community perspectives and experiences with housing discrimination for protected classes under federal fair housing law.
- The analysis finds that members of protected classes do sometimes experience housing discrimination. The persons with disabilities submitted the greatest number of fair housing complaints. 22% of community survey respondents believed they have experienced housing discrimination.
- Eugene does not have any geographic areas that meet the HUD threshold for a racially/ethnically concentrated area of poverty
- The regulatory analysis did find some areas where regulations could be improved to better support fair housing goals.
- The data analysis also found that a limited number of mortgages were made to some minority groups

Proposed Priority Needs



Renters

Low-income people need increased access to quality affordable rental housing

Home Owners

Low-income people need increased access to quality affordable home ownership opportunities and support to remain homeowners

People experiencing homelessness

People need access to housing and supportive services to prevent them from becoming homeless and to leave homelessness

Non-Homeless Special Needs Populations

Special needs populations need additional support as it relates to affordable housing, human services, and employment opportunities

Employment Opportunities

People who have low-incomes, are unemployed or underemployed need a broader range of employment opportunities, including self-employment

Low-Income Areas

Geographic areas that meet criteria as low-income areas or areas of slums and blight need support for rehabilitation and public facility improvements

Strategic Goals for Use of CDBG and HOME Funds



What is CDBG?



- The CDBG program was created in 1974 to further the development of urban communities through affordable housing, economic opportunities, and suitable living environments.
- All uses of CDBG funds must meet a [national objective](#) including: 1) benefit to low-income persons or neighborhoods; 2) prevent or eliminate slums and blight; or 3) meet an urgent need.
- CDBG funds are restricted to certain [eligible uses](#). Only 15% may be used for human service programs.
- CDBG has strict requirements for expenditure of funds.
- CDBG may not be used to fund new construction of housing.
- Use of CDBG funds triggers compliance with multiple federal requirements for entire projects.

What is HOME?



- The one and only purpose of HOME is to expand the supply of decent, safe, sanitary, and affordable housing. Can only be used to support permanent or long-term transitional affordable housing.
- Eugene is an “entitlement jurisdiction” for HOME funds. Eugene and Springfield formed a “consortium” in 1992 to create a pool of resources to support projects in both jurisdictions.
- Highly complex and restrictive program with strict commitment and expenditure deadlines.
- Best suited for supporting new construction or acquisition of existing affordable rental housing.
- Requires a minimum 25% match of nonfederal funds and cannot be committed until all other project sources are in place.
- HOME projects must meet a very high habitability standard and meet up to a 20 year period of affordability.

Proposed Affordable Housing Strategies



Increase the supply of affordable housing

Acquire land, develop new housing, and support organizations that build affordable housing



Rehabilitate existing affordable housing

Provide rehabilitation loans, emergency repair grants, and accessibility improvements



Create home ownership opportunities

Provide down-payment assistance for first-time home buyers



Remove barriers to affordable and supportive housing

Support programs that assure housing opportunities are provided with discrimination.

Proposed Affordable Housing Strategy



Increase the supply of affordable housing

Acquire land, develop new housing, and support organizations that build affordable housing



COMMONS ON MLK

51 homes of permanent supportive housing

HOME

Low-Income
Housing Fund

SDC Exemption



IRIS PLACE ON RIVER ROAD

52 new homes

HOME

CDBG

SDC Exemption

Property Tax
Exemption



POLK STREET APARTMENTS

11 homes for youth leaving foster care

HOME

CDBG

Property Tax
Exemption

Proposed Community Development Strategies



Support human service operations and improve spaces where people receive services

Support delivery of human service for people with low incomes, special needs, or unstable housing



Create jobs through business loans and microenterprise training

Offer loans to support business expansion and job creation as well as training for microentrepreneurs



Make strategic investments in low income areas

Make improvements to low income areas such as removing distressed or hazardous structures and improve public areas

Proposed Community Development Strategy



Support human service operations and improve spaces where people receive services

Support delivery of human service for people with low incomes, special needs, or unstable housing



SVDP EUGENE SERVICE STATION

Exterior improvements, rehab of shower, laundry facilities

CDBG Human Service Operations Grant

CDBG Facility Improvement Grant



CCS COMMUNITY SERVICE CENTERS

New freezer-cooler, office space, accessibility and exterior improvements

CDBG Human Service Operation Grant

CDBG Facility Improvement Grant



SHELTERCARE HOMELESS MEDICAL RECUPERATION

New roof, stucco, paint, storage room

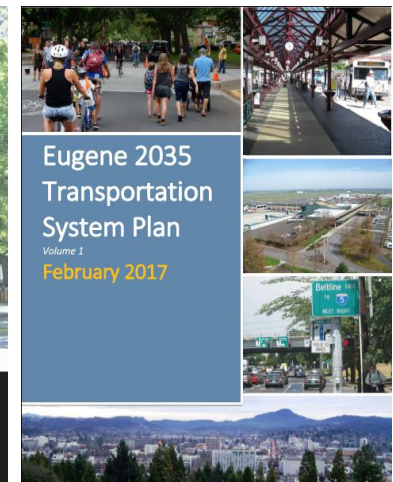
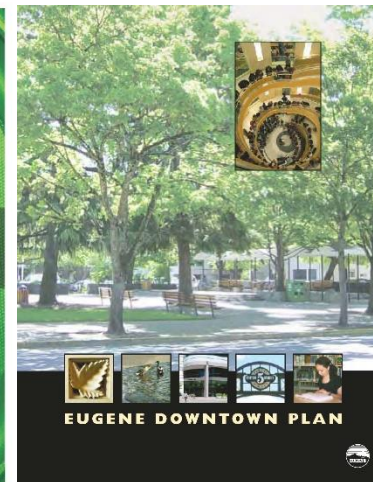
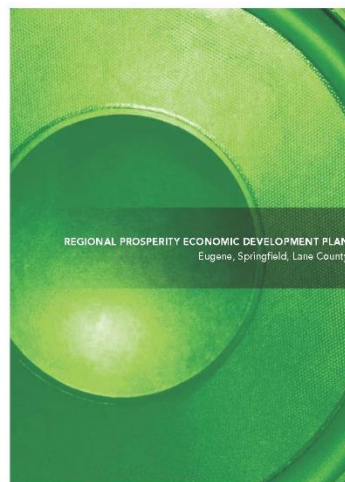
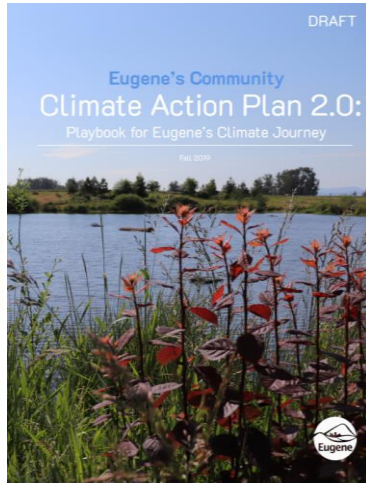
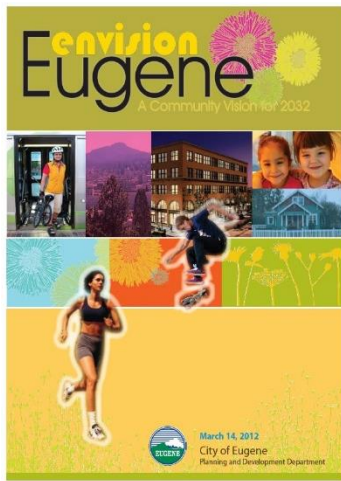
CDBG Facility Improvement Grant

Fair Housing Strategies



- Expand the supply of affordable housing throughout the community
- Support land acquisition for affordable housing throughout the community
- Support fair housing outreach and education for residents
- Support fair housing outreach and education for landlords
- Support fair housing complaint and hotline services
- Explore additional renter protections
- Explore regulatory changes to better support protected classes

Proposed Strategies support Goals of Multiple City Plans



Next Steps



Next Steps



March 2

- Publish draft Executive Summary and entire draft Consolidated Plan for 30 day public comment period

April 1

- Hold final Consolidated Plan Advisory Committee meeting and hold joint public hearing

April 27

- Present Eugene-Springfield 2020 Consolidated Plan and One-Year Action Plan for Eugene and Springfield City Councils for adoption

May 15

- Complete and submit Consolidated Plan and Action Plan to HUD

2019 HUD Income Limits: Eugene MSA, OR



Household Size	Very Low-Income: 30% AMI	Low Income: 50% AMI	Moderate Income: 80% AMI	AMI
1	\$13,650	\$22,750	\$36,350	\$45,500
2	\$16,910	\$26,000	\$41,550	\$52,000
3	\$21,330	\$29,250	\$46,750	\$58,500
4	\$25,750	\$32,450	\$51,900	\$64,900
5	\$30,170	\$35,050	\$56,100	\$70,100
6	\$34,590	\$37,650	\$60,250	\$75,300
7	\$39,010	\$40,250	\$64,400	\$80,500
8	\$42,850	\$42,850	\$68,550	\$85,700

Source: US Department of Housing and Urban Development, huduser.gov